

**CLAIMS**

1. An online affordability-based purchasing system comprising:  
product information regarding at least one product being offered for sale;  
a first web server;  
a computer, communicatively coupled to the first web server, running browser software used to review the product information; and  
the computer responding to input of personal information about a buyer to cause credit report information of the buyer to be obtained from a second web server using at least a portion of the personal information, at least a portion of the credit report information of the buyer being used to determine at least a likelihood of the buyer being approved for financing of the at least one product.
2. The online affordability based purchasing system of claim 1 further comprising at least one web page delivered by one of the first web server or a third web server to the computer that presents an interface for input of the personal information about the buyer.
3. The online affordability based purchasing system of claim 1 wherein one of the first web server or a third web server obtains the credit report information of the buyer from the second web server, and wherein a software engine uses at least a portion of the credit report information of the buyer to determine the at least a likelihood of the buyer being approved for financing of the at least one product.

4. The online affordability based purchasing system of claim 1 wherein the computer displays an indication of the at least a likelihood of the buyer being approved for financing of the at least one product.

5. The online affordability based purchasing system of claim 4 wherein the indication comprises at least a pre-approval for financing with respect to at least one financing vehicle.

6. The online affordability based purchasing system of claim 4 further comprising at least one web page delivered by one of the first web server or a third web server to the computer that presents the indication of the at least a likelihood of the buyer being approved for financing of the at least one product.

7. The online affordability based purchasing system of claim 6 wherein the computer responds to input via the at least one web page by at least initiating purchase of the at least one product using financing.

8. The online affordability based purchasing system of claim 6 wherein the computer responds to input via the at least one web page by selecting a financing vehicle and at least initiating purchase using the selected financing vehicle.

9. The online affordability based purchasing system of claim 1 wherein the computer comprises one of a buyer, seller or lender computer.

10. An online affordability based purchasing system comprising:
- at least one web page that contains personal information of a buyer;
  - a web server that responds to receipt of the at least one web page by obtaining, using at least a portion of the personal information, credit report information of the buyer; and
  - a software engine that determines, using at least a portion of the credit report information, at least a likelihood of the buyer being approved for financing of at least one product.
11. The online affordability based purchasing system of claim 10 further comprising a computer communicatively coupled to the web server that receives input of the personal information.
12. The online affordability based purchasing system of claim 11 wherein the web server communicates to the computer an indication of the at least a likelihood of the buyer being approved for financing of the at least one product.
13. The online affordability based purchasing system of claim 11 wherein the web server communicates to the computer an indication of at least a pre-approval for financing with respect to at least one financing vehicle.
14. The online affordability based purchasing system of claim 13 wherein the computer responds to input by at least initiating purchase of the at least one product using a selected financing vehicle.

15. The online affordability based purchasing system of claim 11 further comprising product information regarding at least one product, and wherein the computer runs browser software used to review the product information via the web server.

16. The online affordability based purchasing system of claim 10 wherein the at least one web page contains information regarding the at least one product.

17. A method of facilitating financing of at least one product being offered for sale online, the method comprising:

receiving, by a web server, at least one web page that contains personal information about a buyer;

obtaining, by the web server using at least a portion of the personal information, credit report information of the buyer; and

determining, by a software engine using at least a portion of the credit report information, at least a likelihood of the buyer being approved for financing of at least one product.

18. The method of claim 17 wherein the personal information is received via a communication from a computer, and further comprising causing, by the web server, display on the computer of an indication of the at least a likelihood of the buyer being approved for financing of the at least one product.

19. The method of claim 18 wherein the indication comprises at least a pre-approval for financing with respect to at least one financing vehicle, and further comprising receiving, by the

web server, a communication from the computer to initiate purchase of the at least one product using a selected financing vehicle.

20. The method of claim 17 wherein the at least one web page contains information regarding the at least one product.

21. An online affordability-based purchasing system comprising:

- product information regarding at least one product being offered for sale;
- a first web server;
- a computer, communicatively coupled to the first web server, running browser software used to review the product information; and
- the computer responding to input of personal information about a buyer to cause credit report information of the buyer to be obtained from a second web server using at least a portion of the personal information, at least a portion of the credit report information of the buyer being used to determine an amount the buyer can finance.

22. The online affordability based purchasing system of claim 21 further comprising at least one web page delivered by one of the first web server or a third web server to the computer that presents an interface for input of the personal information about the buyer.

23. The online affordability based purchasing system of claim 21 wherein one of the first web server or a third web server obtains the credit report information of the buyer from the

second web server, and wherein a software engine uses at least a portion of the credit report information of the buyer to determine the amount the buyer can finance.

24. The online affordability based purchasing system of claim 21 wherein the computer displays an indication of the amount the buyer can finance.

25. The online affordability based purchasing system of claim 24 further comprising at least one web page delivered by one of the first web server or a third web server to the computer that presents the indication of the amount the buyer can finance.

26. The online affordability based purchasing system of claim 21 wherein the computer comprises one of a buyer, seller or lender computer.

27. The online affordability based purchasing system of claim 21 wherein the amount the buyer can finance comprises at least a tentative instant credit amount, and wherein the at least a tentative instant credit amount corresponds to the price of the at least one product.

28. The online affordability based purchasing system of claim 21 wherein the amount the buyer can finance comprises at least a tentative instant credit amount, and wherein the at least a tentative instant credit amount is greater than the price of the at least one product.

29. The online affordability based purchasing system of claim 21 wherein the amount the buyer can finance comprises at least a tentative instant credit amount, and wherein the

determination of the at least a tentative instant credit amount does not involve consideration of the price of the at least one product.

30. An online affordability based purchasing system comprising:  
at least one web page that contains personal information about a buyer;  
a web server that responds to receipt of the at least one web page by obtaining, using at least a portion of the personal information, credit report information of the buyer; and  
a software engine that determines, using at least a portion of the credit report information, an amount the buyer can finance.

31. The online affordability based purchasing system of claim 30 further comprising a computer communicatively coupled to the web server that receives input of the personal information.

32. The online affordability based purchasing system of claim 31 wherein the web server communicates to the computer an indication of the amount the buyer can finance.

33. The online affordability based purchasing system of claim 31 further comprising product information regarding at least one product, and wherein the computer runs browser software used to review the product information via the web server.

34. The online affordability based purchasing system of claim 30 wherein the amount the buyer can finance comprises at least a tentative instant credit amount, and wherein the at least a

tentative instant credit amount corresponds to the price of at least one product being considered for purchase.

35. The online affordability based purchasing system of claim 30 wherein the amount the buyer can finance comprises at least a tentative instant credit amount, and wherein the at least a tentative instant credit amount is greater than the price of at least one product being considered for purchase.

36. The online affordability based purchasing system of claim 30 wherein the amount the buyer can finance comprises at least a tentative instant credit amount, and wherein the determination of the at least a tentative instant credit amount does not involve consideration of the price of a product being considered for purchase.

37. A method of facilitating financing of at least one product being offered for sale online, the method comprising:

receiving, by a web server, a web page that contains personal information of a buyer;

obtaining, by the web server using at least a portion of the personal information, credit report information of the buyer; and

determining, by a software engine using at least a portion of the credit report information, an amount the buyer can finance.



39. The method of claim 37 further comprising receiving, by the web server, product information regarding at least one product being offered for sale.

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